

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **CATHY CHACON**
CLD Deficiency Department
DOC. ID#: **000617672692005N**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

MIN#: 100133700000530306

This Loan Modification Agreement (the "Agreement"), made this **9th** day of **November**, **2004** between **KENNA J HARDY**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST** dated **July 15, 2004** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **July 16, 2004** as Book Number **2030**, Page Number **0703** in the Official Records of the **DESOTO** County, State of **MISSISSIPPI** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**4169 ANDERTON BLVD
HORN LAKE, MS 38637**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO COMPLETE THE NOTARY SECTION OF THE DEED OF TRUST ON PAGE 6**

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

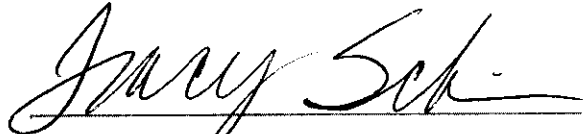
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

Countrywide Home Loans, Inc.

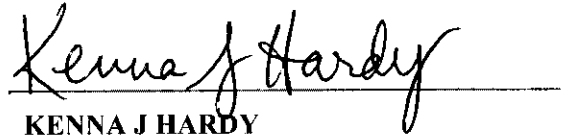
A handwritten signature in cursive script, appearing to read "Tracy Schreiner", written over a horizontal line.

By: **Tracy Schreiner**
Its: **Assistant Vice President**

Mortgage Electronic Registration

A handwritten signature in cursive script, appearing to read "Tracy Schreiner", written over a horizontal line.

By: **Tracy Schreiner**
Its: **Assistant Vice President**

A handwritten signature in cursive script, appearing to read "Kenna J Hardy", written over a horizontal line.

KENNA J HARDY

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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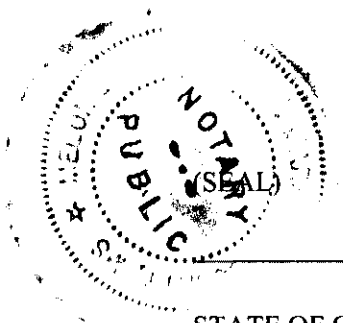
STATE OF Mississippi)
COUNTY OF Desoto) SS.
)

On this 15th Day of November 2004, BEFORE ME,

Melanie Ann Goolsby
(Notary Public)

personally appeared, **KENNA J HARDY**, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



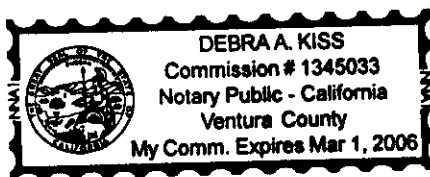
Melanie Ann Goolsby
Notary Public

Commission Expires: _____

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.
)

On this 8th day of December 2004, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President** for Countrywide Home Loans, Inc., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

Debra A. Kiss
Notary Public

Commission Expires: _____

March 01, 2006

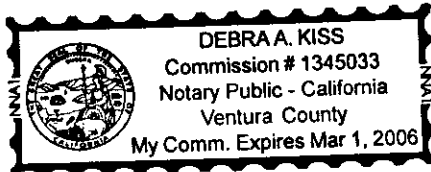
STATE OF CALIFORNIA


)
) SS.
)

COUNTY OF VENTURA

On this 8th day of December 2004, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President** for Mortgage Electronic Registration, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.




Notary Public

Commission Expires: _____

(SEAL)

March 01, 2006